

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILLIAMSPORT DIVISION**

In re: ADRIAN ERIC HALES	§	Case No. 4:16-bk-00419
THERESA MARIE HALES	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/03/2016.
- 2) The plan was confirmed on 08/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/19/2016, 10/17/2016.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/12/2021.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$41,852.98.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 12,702.00	
Less amount refunded to debtor(s)	\$ 66.00	
<b>NET RECEIPTS</b>		<b>\$ 12,636.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,012.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 869.27	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,881.27</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ELLIOTT B. WEISS, ESQUIRE	Pri	0.00	NA	NA	2,600.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	7,756.00	7,755.94	7,755.94	1,435.24	0.00
SANTANDER CONSUMER USA	Sec	17,697.00	18,203.30	614.52	115.50	0.00
SANTANDER CONSUMER USA	Uns	0.00	12,678.74	12,678.74	2,342.74	0.00
QUANTUM3 GROUP, LLC	Uns	152.00	160.70	160.70	29.74	0.00
QUANTUM3 GROUP, LLC	Uns	90.00	89.92	89.92	16.64	0.00
QUANTUM3 GROUP, LLC	Uns	82.00	81.57	81.57	15.09	0.00
QUANTUM3 GROUP, LLC	Uns	214.00	214.13	214.13	39.63	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	96.98	96.98	17.95	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	67.83	67.83	12.55	0.00
QUANTUM3 GROUP, LLC	Uns	97.00	96.93	96.93	17.94	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	96.53	96.53	17.86	0.00
CAPITAL ONE BANK	Uns	507.00	507.96	507.96	94.00	0.00
MIDLAND CREDIT MGMT;	Uns	372.00	372.09	372.09	68.86	0.00
MIDLAND CREDIT MGMT;	Uns	1,465.00	1,465.31	1,465.31	271.16	0.00
M & T BANK	Sec	137,618.00	165,657.36	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	485.00	485.72	485.72	89.88	0.00
WOLLEMI ACQUISITIONS LLC	Sec	31,455.00	31,991.46	487.50	487.50	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WOLLEMI ACQUISITIONS LLC	Uns	0.00	16,657.36	16,657.36	3,082.45	0.00
GAIL L HILLS, ESQUIRE	Lgl	0.00	486.00	1,012.00	1,012.00	0.00
DEITCH FINANCIAL LLC	Sec	32,252.00	NA	NA	0.00	0.00
AFNI	Uns	827.00	NA	NA	0.00	0.00
AMERICAN CREDIT EXCHANGE	Uns	348.00	NA	NA	0.00	0.00
CC WACO/FINANCIAL CONTROL	Uns	1,775.00	NA	NA	0.00	0.00
CC WACO FINANCIAL CONTROL	Uns	140.00	NA	NA	0.00	0.00
COLUMBIA GAS OF MA	Uns	2,471.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL	Uns	62.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANT	Uns	368.00	NA	NA	0.00	0.00
FIRST NAT COLL	Uns	437.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Uns	150.00	NA	NA	0.00	0.00
PROFESSIONAL ACCT MGMT	Uns	200.00	NA	NA	0.00	0.00
KEYSTONE CREDIT COLLECT	Uns	694.00	NA	NA	0.00	0.00
KEYSTONE CREDIT COLLECT	Uns	761.00	NA	NA	0.00	0.00
LAW OFFICE OF MITCHEL BLUHM	Uns	344.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 1,102.02	\$ 603.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 1,102.02	\$ 603.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,000.00	\$ 2,600.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 4,000.00	\$ 2,600.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 40,827.71	\$ 7,551.73	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 1,881.27	
Disbursements to Creditors	\$ 10,754.73	
<b>TOTAL DISBURSEMENTS:</b>		\$ 12,636.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/12/2021

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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